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Raymond A. Joao
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RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : A. KALINOWSKI
GROUP : 3626

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INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the documents listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT form (Substitute for form 1449/PTO) (1 page) be made of record

and be considered in connection with the examination of this application.

Copies of the cited references are submitted herewith.

Applicant respectfully submits that no fee is due with this Information Disclosure Statement as it is being filed within three months of the filing of, and before the mailing of a first Office Action on the merits in, the above-identified Continued Examination application.

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

Encls.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT
Form (Substitute for form 1449/PTO) (1 page)
- Copies of sixteen (10) cited references
- Return Receipt Postcard

January 13, 2004

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